

EXHIBIT A-12



Paramount Residential Mortgage Group, Inc.

August 5, 2021

George Allen Calcut
6652 E Virginia Street
Mesa, Arizona 85215
gcalcut@gmail.com

Re: CFPB Complaint [REDACTED]

Dear Mr. Calcut:

Paramount Residential Mortgage Group, Inc. ("PRMG") completed a thorough review of your complaint submitted to the CFPB portal.

Per review of the concerns brought forth in your complaint, we confirmed that the VA does not offer deferral programs. After you completed your COVID forbearance plan, we offered a Streamline VA Disaster Modification which you accepted. You completed the trial plan, and your loan will be permanently modified.

Regarding the 180-day delinquency reported to Transunion, the delinquent status has been reversed. Our Sub-servicer sent you a letter on 08/04/2021 notifying you of the update on your credit report.

We apologize for any inconvenience this may have caused. If you should have any further questions, please contact Ernest Garcia III at (951) 459-0775.

Respectfully Submitted,

Legal & Compliance